

In re:
Raymond J. Gambone
Dina A. Gambone
Debtors

Case No. 15-11600-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 14

Date Rcvd: Apr 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018.

db/jdb
13572294 +Raymond J. Gambone, Dina A. Gambone, 922 Ford Street, Bridgeport, PA 19405-1222
13564297 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
+Citizens Bank, N.A., Managed Assets Dept., RJW - 500, One Citizens Drive,
East Providence, RI 02915-3019, Attn: C. Koutsogiane
13486002 +John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
13610232 +Montgomery County Tax Claim Bureau, c/o Northeast Revenue Service, LLC,
One Montgomery Plaza, Suite 610, Norristown, PA 19401-4855
13494073 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
13570512 U.S. Bank National Association, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,
P.O. BOX 24605, West Palm Beach, FL 33416-4605
13586604 +WILMINGTON SAVINGS FUND SOCIETY, FSB, 939 W. North Avenue, Suite 680,
Chicago IL 60642-1231

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Apr 07 2018 01:33:04 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 07 2018 01:32:24
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 07 2018 01:32:42 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13545254 EDI: BECKLEE.COM Apr 07 2018 05:28:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13499031 EDI: DISCOVER.COM Apr 07 2018 05:28:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
13562451 EDI: RESURGENT.COM Apr 07 2018 05:28:00 LVNV Funding, LLC its successors and assigns as,
assignee of Key Bank, NA, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Fay Servicing, LLC agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
JENNIFER ROSE GORCHOW on behalf of Creditor Ocwen Loan Servicing, LLC, As Servicer For US
Bank NA etal paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor Wilmington Trust, National Association, Et Al...
paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor US Bank National Association, As Trustee For etal
paeb@fedphe.com
JOHN L. MCCLAIN on behalf of Plaintiff Dina A. Gambone aaamccclain@aol.com,
edpabankcourt@aol.com
JOHN L. MCCLAIN on behalf of Joint Debtor Dina A. Gambone aaamccclain@aol.com,
edpabankcourt@aol.com
JOHN L. MCCLAIN on behalf of Plaintiff Raymond J. Gambone aaamccclain@aol.com,
edpabankcourt@aol.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOHN L. MCCLAIN on behalf of Debtor Raymond J. Gambone aaamccclain@aol.com,
edpabankcourt@aol.com
JOSEPH ANGIO DESSOYE on behalf of Creditor Wilmington Trust, National Association, et. al.
paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor Ocwen Loan Servicing, LLC, As Servicer For US Bank NA
etal paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor US Bank National Association, As Trustee For etal
paeb@fedphe.com
THOMAS I. PULEO on behalf of Creditor Fay Servicing, LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Ocwen Loan Servicing, LLC, As Servicer For US
Bank NA etal paeb@fedphe.com
THOMAS YOUNG.HAE SONG on behalf of Creditor US Bank National Association, As Trustee For etal
paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 16

Information to identify the case:

Debtor 1	Raymond J. Gambone	Social Security number or ITIN	xxx-xx-7945
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Dina A. Gambone	Social Security number or ITIN	xxx-xx-7719
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	15-11600-elf		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond J. Gambone
aka Raymond J. Gambone Jr.

Dina A. Gambone

4/5/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.